REMARKS

This amendment is in response to the Office Action of March 13, 2006 (hereinafter Office Action). The amendment is filed along with a Petition for a three-month Retroactive Extension of Time. The US Patent Office is expressly authorized to charge all fees due to Deposit Account No. 50-0951.

Claims 1-3, 5, 7, 14-16, 18, 20 and 38-40 were rejected under 35 U.S.C.§ 103 (a) as being unpatentable over U.S. Patent No. 5,774,671 to Satoh (hereinafter Satoh) and U.S. Patent No. 5,675,637 to Szlam, *et al.* (hereinafter Szlam), in view of U.S. Patent No. 5,832,447 to Rieker, *et al.* (hereinafter Rieker). Claims 9-13 were rejected under 35 U.S.C.§ 103 (a) as being unpatentable over U.S. Patent No. 4,876,643 to McNeill (hereinafter McNeill) in view of Rieker. Claims 8 and 21 were rejected under 35 U.S.C.§ 103 (a) as being unpatentable over Satoh, Szlam, and U.S. Patent No. 6,349,299 to Spencer (hereinafter Spencer), in view of Rieker. Claims 29 and 37 were rejected under 35 U.S.C.§ 103 (a) as being unpatentable over Rieker and U.S. Patent No. 5,070,452 to Doyle, *et al.* (hereinafter Doyle) in view of U.S. Patent No. 6,694,362 to Secor (hereinafter Secor). Claims 22-28 and 30-36 were rejected under 35 U.S.C.§ 103 (a) as being unpatentable over Doyle and Rieker.

The previous claim rejections under 35 U.S.C.§ 101 have been withdrawn. Applicants thank the Examiner for noting the withdrawal of the rejections at page 2 of the Office Action. At page 24 of the Office Action, it is further stated that Applicants' previous remarks and the prior disposition of the claims with respect to Satoh, Szlam, Doyle, Secor, Spencer, and McNeil are moot in view of the newly-cited reference, Rieker. Rieker is cited with respect to each one of the claims.

Applicants have amended independent Claims 1, 8, 9, 14, 21, 22, 30, and 40 to further emphasize certain aspects of the invention. Applicants have added Claims 41-45 to emphasize certain additional aspects of the invention. The amendments and newly-

presented claims, as discussed herein, are fully supported throughout the Specification. Accordingly, no new matter has been introduced.

Applicants' Invention

Prior to addressing the cited references, it may be helpful to reiterate certain aspects of Applicants' invention. One embodiment of the invention, typified by amended Claim 1, is a method for collecting and providing to a medical service provider medical insurance information corresponding to a consumer of medical services. The method can include initially requesting from different network locations located remotely from one another medical insurance information for the consumer of medical services, the request being based upon a plurality of data items. Each such data item can correspond to a different one of a plurality of attributes of the consumer of medical services and can include at least one character defining a character string. (See, e.g., Specification, p. 16, line 14 – p. 17, line 2; see also p. 18, line 13 – p. 19, line 5.)

Additionally, the method can include retrieving the requested consumer medical insurance information from at least one of the different network locations. More particularly, this retrieval step can include searching eligibility information stored at each of the different network locations. The search, moreover, can be based upon the different data items and can be performed so as to determine whether the consumer has medical insurance coverage and, if so, with which one of a number of different insurers. The method can further include verifying the identity of the consumer of medical services based upon information obtained from at least one other network location. This verification step can include searching consumer identity verification information stored at different network locations located remotely from one another, the search of identity verification information being based upon at least one additional data item.

Another step according to the method can be accomplished using a transfer agent. The transfer agent can contain a plurality of different data structures that associate

different requestors of medical insurance information with different computer programs. (See, e.g., Specification, p. 20, lines 16-18.) Using the transfer agent, the retrieved medical insurance information can be organized and formatted based upon a predefined data structure that is uniquely associated with a particular requestor who requests the medical information. (See, e.g., Specification, p. 20, lines 7-10.) More particularly, the organization and formatting can be based upon the particular requestor's preference. Additionally, the method can include transferring one or more of the data items to a corresponding field in a user interface of a computer based upon the predefined data structure, the predefined data structure indicating one or more types of information and a data presentation format pre-selected by the requestor. (See, e.g., Specification, p. 20, lines 14-16.)

Further according to the method, these steps can be repeated if at least a portion of the medical insurance information or the verification information retrieved from the different network locations does not match or is inconsistent with medical insurance or verification information retrieved from another network location and/or with medical insurance or verification information previously supplied by the consumer of medical services. Specifically, the steps can be repeated using a different combination or permutation of characters of the character string of at least one of the data items. (See, e.g., Specification, p. 29, lines 6-22; see also p. 26, lines 12-18, and p. 30, lines 11-19.)

Another embodiment of Applicants' invention is a method for collecting and providing medical insurance information for a consumer of medical services, the method including receiving a common identifier associated with the consumer. The method also can include searching a plurality of medical insurance databases stored in a plurality of network-connected nodes located remotely from one another so as to determine whether the consumer identified by the common identifier is covered under one or more insurance plans. (See, e.g., Specification, p. 25, lines 6-13, and p. 26, lines 10-20.) Further, according to the method, if no determination is made that the consumer is covered by at

least one insurance plan, at least one supplemental identifier corresponding to the common identifier can be obtained, and each of the plurality of medical insurance databases can be re-searched to determine based upon the at least one supplemental identifier whether the consumer identified by the common identifier is covered under one or more insurance plans. Moreover, each of the plurality of medical insurance databases can be re-searched at least once using each supplemental identifier obtained.

The method can further include searching a plurality of consumer information databases not associated with the medical insurance databases to identify consumer information corresponding to the consumer, and comparing data obtained from the consumer information databases with data obtained from the medical insurance databases to identify whether any data discrepancies occur. (See, e.g., Specification, p. 27, lines 5-19.)

Additionally, if at least one data discrepancy is identified, the searching step can be repeated until the at least one discrepancy is resolved. The method further can include determining which medical insurance plan provides primary coverage if the consumer is covered by more than one medical insurance plan.

The Claims Define Over The Prior Art

Claims 1, 14, and 40

Independent Claims 1, 14, and 40 were, as noted above, rejected as unpatentable over Satoh and Szlam in view of Rieker. Satoh is directed to a "service changeable system" located at an information center. (See Col. 3, lines 50-67; see also Col. 1, lines 52-58.) As noted at page 3 of the Office Action, Satoh fails to teach searching data at different network locations to determine, for example, insurance eligibility, to verify a consumer's identity, or to transfer retrieved items to a corresponding field of a display of a medical service provider's computer. It is stated, however, that these features are found

in Szlam, which is directed to a method of obtaining and presenting data from multiple data sources. (See, e.g., Col. 5, lines 11-18.)

Szlam generally describes "programming" information into classes and multiple sub-classes of objects that contain "delimiters" for accessing and positioning data in different fields. (See Col. 12 lines 4-34.) Thus, as noted at page 4 of the Office Action, Szlam "teaches a method for automatically obtaining and presenting data from multiple data sources using a screen-scraping feature."

Applicants respectfully submit, however, that Szlam fails to teach or suggest organizing and formatting retrieved medical insurance information based upon a predefined data structure uniquely associated with a particular requestor of medical information, as explicitly recited in amended Claims 1, 14, and 40. More particularly, Szlam fails to teach or suggest that the organizing and formatting are accomplished using a transfer agent configured to contain a plurality of different data structures that associate different requestors of medical insurance information with different computer programs, as further recited in amended Claims 1, 14, and 40.

Using the transfer agent, according to Applicants' invention, the retrieved medical insurance information is organized and formatted based upon a predefined data structure that is uniquely associated with a particular requestor requesting the medical information. Accordingly, Applicants' invention provides a common mechanism that is usable by different requestors, who despite using different programs, requesting different information, and/or desiring a specialized presentation, nonetheless are able to utilize the same common mechanism. More particularly, with Applicants' invention, the organization and formatting can be based upon the particular requestor's preferences.

Szlam's screen-scraping feature does not utilize a transfer agent configured to contain a plurality of different data structures that associate different requestors of medical insurance information with different computer programs. Accordingly, Szlam is unable to organize or format retrieved medical insurance information according to, or

based upon, a predefined data structure that is uniquely associated with a particular medical information requestor.

Applicants' invention not only includes transferring data items to corresponding fields in a user interface of a computer, but it does so based upon the predefined data structure that is associated with a particular requestor so that the types of information and format of presentation can be pre-selected by each different requestor according to the particular preference of each. Szlam fails to provide any such capabilities.

None of the features lacking in Szlam are taught or suggested by Satoh, which as noted in the Office Action fails to teach transferring at least one retrieved item to a corresponding field of a display of a medical service provider's computer. Accordingly, it is impossible for Satoh to provide the additional features provided by Applicants' invention. Rieker is cited as providing real-time verification of health insurance eligibility through a data gateway with access to multiple sources, but Rieker does not teach or suggest those features of Applicants' invention not found in either Szlam or Satoh.

Satoh, Szlam, and Rieker further fail to teach or suggest repeatedly searching data stored at remotely located network locations. None of the references teach that repeated searching occurs if at least a portion of medical insurance information or verification information retrieved from the different network locations does not match or is inconsistent with medical insurance or verification information retrieved from another of the plurality of different locations or is different from or inconsistent with medical insurance or verification information previously obtained. Specifically, none of the references teaches or suggests repeatedly searching using a different combination or permutation of characters of a character string of at least one of the data items, as explicitly recited in amended Claim 1.

Claim 9

Claim 9 was rejected as unpatentable over McNeill in view of Rieker. McNeill is directed to a parallel searching system that includes a master processor which controls multiple slave processors. (See Col. 2, lines 6-22.) McNeill, however, fails to teach or suggest a transfer agent specifically configured to contain a plurality of different data structures associating different requestors of medical insurance information with different computer programs, as recited in Claim 9. Accordingly, McNeill further fails to teach or suggest a transfer agent configured to organize and format retrieved consumer medical insurance information based upon a predefined data structure associated with a particular requestor requesting the medical information, as also recited in Claim 9. Nor does McNeill teach or suggest transferring at least one item of the consumer medical insurance information to a corresponding field based upon a predefined data structure that indicates one or more types of information as well as a data presentation format pre-selected by the requestor, as further recited in Claim 9. Rieker, as already noted, also fails to teach or suggest any such features.

Claims 8 and 21

Claims 8 and 21 were rejected as unpatentable over Satoh, Spencer, and Szlam, in view of Rieker. Spencer is cited as teaching a system and method for storing electronic contact information into an electronic address book. With Spencer, a graphical user interface can display changes to the contact information. Spencer, however, fails to teach or suggest any of those features already noted as lacking in the other references.

Specifically, Spencer fails to teach or suggest using a transfer agent, which contains different data structures that associate different requestors of information with different computer programs, as recited in Claims 8 and 21. Accordingly, Spencer fails to teach or suggest organizing or formatting retrieved consumer demographic or consumer medical insurance information in accordance with a predefined data structure

associated with a particular requestor, as further recited in both Claims. Spencer also fails to teach or suggest transferring any data items from retrieved consumer demographic or consumer medical insurance information to a corresponding field in a user interface based upon the predefined data structure, as also recited in Claims 8 and 21.

Claims 22 and 30

Claims 22 and 30 were rejected as unpatentable over Doyle in view of Reiker. Doyle is cited as teaching the steps of receiving a list of consumers of medical treatment and querying at least one network location to determine whether a listed consumer is insured and, if so, by which insurer. Doyle, however, fails to teach or suggest the utilization of a transfer agent that contains different data structures associated with different requestors of demographic or medical insurance information with different computer programs, as recited in Claims 22 and 30. Accordingly, Doyle fails to teach or suggest using such an agent to organize or format retrieved medical insurance information based upon a predefined data structure associated with a particular requestor, as further recited in Claims 22 and 30. Nor does Doyle teach or suggest transferring a data items to corresponding fields in a user interface based upon the predefined data structure, as also recited in Claims 22 and 30. Reiker, as already noted, also fails to teach or suggest these features.

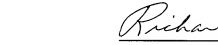
CONCLUSION

None of the references, alone or in combination, teaches or suggests every feature of independent Claims 1, 8, 9, 14, 21, 22, 30, and 40, as amended. Applicants respectfully submit, therefore, that each of Claims 1, 8, 9, 14, 21, 22, 30, and 40 defines over the prior art. Applicants further respectfully submit that whereas each of the other claims depends from one of Claims 1, 8, 9, 14, 21, 22, 30, and 40 while reciting additional features, each of the remaining claims likewise defines over the prior art. Applicants also respectfully submit that each of the newly-presented claims also define over the prior art.

Accordingly, Applicants believe that this application is now in full condition for allowance, which action is respectfully requested. Applicants request that the Examiner call the undersigned if clarification is needed on any matter within this response, or if the Examiner believes a telephone interview would expedite the prosecution of the subject application to completion.

Respectfully submitted,

Date: September 13, 2006



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